



Order Filed on August 31, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
SALDUTTI LAW GROUP
Rebecca K. McDowell, Esquire – RM3223
1040 Kings Highway North, Suite 100
Cherry Hill, NJ 08034
(856) 779-0300
Counsel for Jersey Shore Federal Credit Union

In Re:

Christopher T. Pacheco,

Debtor.

Case No.: 22-17061-JNP

Chapter: 13

Hrg Date:

Judge: Hon. Jerrold N. Poslusny, Jr.

**ORDER RESOLVING JERSEY SHORE FEDERAL CREDIT UNION'S
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered 2 and 3, is hereby ORDERED.

DATED: August 31, 2023

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Christopher T. Pacheco

Case No. 22-17061-JNP

Caption of Order: Order Resolving Jersey Shore Federal Credit Union's Certification of Default

This matter having come before the Court upon the Certification of Default filed by Jersey Shore Federal Credit Union ("Credit Union"); the Credit Union and Christopher T. Pacheco ("Debtor") having been parties to a prior consent order resolving a motion for relief from stay, and Debtor having defaulted under that order, thus the Credit Union having filed the Certification of Default; and Debtor having made payments to the Credit Union as a showing of good faith; the current arrears that are not included in the Plan being \$866.24 ("Additional Arrears"); and the parties having agreed to resolve the Certification of Default; now therefore;

It is hereby ORDERED as follows:

1. The terms of the previous consent order, entered on the docket at Docket No. 30 on May 25, 2023 ("Prior Consent Order"), are still in effect, such that Debtor shall pay \$4,086.20 to the Credit Union through the Plan and is required to maintain required insurance coverage.
2. Debtor shall resume direct, ongoing post-petition payments of \$380.62 to the Credit Union under the terms of the loan documents beginning September 15, 2023 ("Direct Payments").
3. In addition to the Direct Payments, Debtor shall pay an additional \$144.37 per month to the Credit Union for five (5) months (September 2023, October 2023, November 2023, December 2023, and January 2024) and a final additional payment of \$144.39 in February 2024 to cure the Additional Arrears ("Cure Payments").
4. In the event Debtor defaults on the Direct Payments or the Cure Payments; or in the event Debtor defaults on his Plan payments; or in the event Debtor fails to keep the Vehicle properly insured or refuses to provide proof of insurance, then the Credit Union may file a Certification of Default on 14-day notice and seek termination of the automatic stay as to the Vehicle.

In re:
Christopher T. Pacheco
Debtor

Case No. 22-17061-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 06, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2023:

Recip ID	Recipient Name and Address
db	+ Christopher T. Pacheco, 330 Monroe Ave, Woodbine, NJ 08270-2317

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmil@standingtrustee.com summarymail@standingtrustee.com
Rebecca K. McDowell	on behalf of Creditor Jersey Shore Federal Credit Union rmcdowell@slgcollect.com anovoa@slgcollect.com
Seymour Wasserstrum	

District/off: 0312-1

User: admin

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Date Rcvd: Sep 06, 2023

Form ID: pdf903

Total Noticed: 1

on behalf of Debtor Christopher T. Pacheco mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7